

Employee Benefits Survey

Technical Note

The Employee Benefits Survey (EBS) of the Bureau of Labor Statistics (BLS) covers the incidence and characteristics of employee benefit plans, and is conducted jointly with the Bureau's Employment Cost Index Survey. The two surveys cover all private sector establishments (except farms and private households) and State and local governments.

The survey covers full- and part-time employees in the 50 States and District of Columbia. However, industrial and establishment size coverage varies on a rotating basis. In even-numbered reference years, EBS data are collected for small private establishments (those employing fewer than 100 workers) and State and local governments (regardless of employment size). In odd-numbered years, data are collected for medium and large private establishments (those employing 100 workers or more).

Occupational groups

Within each surveyed establishment, data are collected for a sample of all occupations in the establishment. The occupations are selected randomly; the probability of any occupation's selection is related to its employment size relative to total employment in the surveyed establishment.

Benefit areas

BLS requests that surveyed establishments provide data for the sample occupations' work schedules and details of plans in each of the following benefit areas: Paid holidays; vacations; personal leave, funeral leave, military leave, sick leave, jury duty leave, and paid and unpaid family leave; sickness and accident insurance; long-term disability insurance; medical, dental, and vision care; life insurance; defined benefit pension plans; defined contribution plans; flexible benefit plans; and reimbursement accounts.

Data are also collected on the incidence of the following additional benefits: Severance pay, supplemental unemployment benefits, travel accident insurance, nonproduction cash bonuses, child care, elder care, long-term care insurance, wellness programs, recreation facilities, job-related and nonjob-related educational assistance, employee assistance programs, financial counseling, subsidized commuting, sabbatical leave, stock option plans, stock purchase plans, and cash profit-sharing plans.

Survey estimation methods

The survey design uses an estimator that assigns the inverse of each surveyed establishment's probability of selection as a weight to its data. Three weight-adjustment factors are applied to the establishment data. The first factor is introduced to account for establishment nonresponse and the second for occupational nonresponse. A third poststratification factor is introduced to adjust the estimated employment totals to actual counts of the employment by industry for the survey reference date.

There are two procedures used to adjust for missing data from responding establishments. First, imputations for the number of plan participants are made for cases in which this number is not reported. Each of these participant values is imputed by selecting a similar plan from another establishment with similar employment in a similar industry. The participation rate from this selected plan is then used to approximate the number of participants for the plan that is missing a participation value.

Second, imputations for plan provisions are made when they are not available because of an establishment's partial response. These plan provisions are imputed by selecting provisions from a plan from another establishment with similar characteristics.

Regular publications

Estimates from the EBS are published in three bulletins: *Employee Benefits in Small Private Establishments*; *Employee Benefits in Medium and Large Private Establishments*; and *Employee Benefits in State and Local Governments*.

To meet the needs of data users interested in specific benefit topics, EBS data are used to prepare three series of short publications: *Understanding Employee Benefits* is a popularly written series of flyers covering benefits. *Employee Benefits Briefs* are one-page highlights of benefits topics. *Issues in Labor Statistics* is a series of BLS occasional reports that presents information of current interest.

Information also may be obtained by writing the Employee Benefits Survey, Bureau of Labor Statistics, 2 Massachusetts Ave. NE, Room 4160, Washington, DC 20212-0001.

Telephone: (202) 606-6222

Internet: <http://stats.bls.gov/ebshome.htm>

TABLE B-1. **Percent of employees participating in selected benefits, full- and part-time, private and public sectors, 1994-96¹**

Benefit	All	Private sector		Public sector	
		Full-time	Part-time	Full-time	Part-time
Paid leave:					
Holidays	72	84	30	73	30
Vacations	76	91	37	66	22
Personal leave	18	18	8	38	18
Funeral leave	56	64	23	62	30
Jury duty leave	65	71	29	94	51
Military leave	31	30	8	75	32
Sick leave ²	50	54	13	93	42
Unpaid family leave	61	64	30	93	62
Short-term disability plans ²	32	40	14	22	7
Long-term disability insurance	25	31	3	30	8
Medical care	60	70	10	87	31
Dental care	36	40	6	62	27
Life Insurance	62	73	11	87	36
All retirement ³	58	61	21	96	58
Defined benefit pension	35	32	10	91	55
Defined contribution ⁴	35	46	15	9	5
Types of plans:					
Savings and thrift	23	31	7	2	1
Deferred profit sharing	9	12	6	—	—
Employee stock ownership	2	3	—	—	—
Money purchase pension	5	5	3	7	3

¹ Data for public sector employees are for 1994, data for private sector medium and large establishments are for 1995, and data for private sector small establishments (fewer than 100 employees) are for 1996.

² Sick leave is limited to annual benefits. Per disability sick leave plans are now reported along with sickness and accident insurance as short-term disability plans.

³ Includes defined benefit plans and defined contribution plans. Some employees participated in both types of plans.

⁴ Includes other types of defined contribution plans not shown separately. Sums of individual items may not equal totals because employees may be enrolled in more than one type of plan.

NOTE: Dashes indicate no employees in this category.

TABLE B-2. **Percent of employees eligible for selected benefits, full- and part-time, private and public sectors, 1994-96¹**

Benefit	All	Private sector		Public sector	
		Full-time	Part-time	Full-time	Part-time
Section 125 cafeteria benefits plans ² ...	35	38	9	64	27
Full flexible benefits programs	6	8	2	5	3
Severance pay	21	24	5	29	13
Supplemental unemployment benefits	1	2	(³)	(³)	—
Employer assistance for child care	5	4	3	9	6
Long-term care insurance	3	4	2	4	1
Wellness programs	19	20	8	34	23
Employee assistance programs	35	34	17	68	44
Job-related travel accident insurance ...	21	25	11	13	11
Nonproduction bonuses	37	42	23	34	8
Job-related educational assistance	46	50	20	64	35
Non-job-related educational assistance	11	11	3	20	9

¹ Data for public sector employees are for 1994, data for private sector medium and large establishments are for 1995, and data for private sector small establishments (fewer than 100 employees) are for 1996.

² Includes all plans under Internal Revenue Code Section 125.

³ Less than 0.5 percent.

NOTE: Dashes indicate no employees in this category.

TABLE B-3. **Percent of participants with selected benefits by source of financing, full- and part-time, private and public sectors, 1994-96¹**

Benefit	All	Private sector		Public sector	
		Full-time	Part-time	Full-time	Part-time
Short-term disability plans					
Total	100	100	100	100	100
Wholly employer financed	72	75	(²)	77	(²)
Partly employer financed	22	20	(²)	23	(²)
Not determinable	6	5	(²)	(³)	(²)
Long-term disability insurance					
Total	100	100	100	100	100
Wholly employer financed	77	78	(²)	77	(²)
Partly employer financed	21	20	(²)	22	(²)
Not determinable	2	2	(²)	(³)	(²)
Medical care					
Employee coverage:					
Total	100	100	100	100	100
Wholly employer financed	42	40	45	49	56
Partly employer financed	57	60	55	47	44
Not determinable	1	(²)	(²)	3	(³)
Family coverage:					
Total	100	100	100	100	100
Wholly employer financed	23	23	35	22	42
Partly employer financed	75	77	65	71	58
Not determinable	1	(²)	(²)	7	—
Dental care					
Employee coverage:					
Total	100	100	100	100	100
Wholly employer financed	(²)	(²)	(²)	63	73
Partly employer financed	(²)	(²)	(²)	34	25
Not determinable	(²)	(²)	(²)	2	1
Family coverage:					
Total	100	100	100	100	100
Wholly employer financed	(²)	(²)	(²)	38	61
Partly employer financed	(²)	(²)	(²)	56	39
Not determinable	(²)	(²)	(²)	6	—
Life insurance					
Total	100	100	100	100	100
Wholly employer financed	83	83	(²)	86	85
Partly employer financed	15	15	(²)	14	15
Not determinable	2	2	(²)	—	—
Defined benefit pension					
Total	100	100	100	100	100
Wholly employer financed	74	97	(²)	28	22
Partly employer financed	26	3	(²)	72	78

¹ Data for public sector employees are for 1994, data for private sector medium and large establishments are for 1995, and data for private sector small establishments (fewer than 100 employees) are for 1996.

² Data do not meet publication criteria.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal total. Dashes indicate no employees in this category.

TABLE B-4. **Average¹ annual number of days provided for participants in selected paid leave plans, full- and part-time, private and public sectors, 1994-96²**

Leave plan	All	Private sector		Public sector	
		Full-time	Part-time	Full-time	Part-time
Holidays	9	8	7	12	11
Vacations by minimum length of service requirement in years:					
After 1	9	9	7	12	11
After 10	15	15	10	18	17
After 15	17	17	12	20	19
After 20	18	18	13	22	20
Personal leave	3	3	2	3	2
Funeral leave ³	3	3	2	4	4
Military leave	14	14	11	14	16

¹ The average is presented for all covered workers; averages exclude workers without the provision.

² Data for public sector employees are for 1994, data for private sector medium and large establishments are for 1995, and

data for private sector small establishments (fewer than 100 employees) are for 1996.

³ Funeral leave averages are per occurrence.